

In re:
Tyra H. Cardwell
Debtor

Case No. 19-12206-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 27, 2024

User: admin
Form ID: 138OBJ

Page 1 of 4
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2024:

Recip ID	Recipient Name and Address
db	+ Tyra H. Cardwell, 1645 N 59th Street, Philadelphia, PA 19151-3940
14302752	+ Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992
14302987	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 27 2024 23:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 27 2024 23:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14302742	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 27 2024 23:58:00	Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
14381678	Email/Text: megan.harper@phila.gov	Jun 27 2024 23:59:00	Water Revenue Bureau, c/o Pamela Elchert Thurmond, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14302743	Email/Text: megan.harper@phila.gov	Jun 27 2024 23:59:00	City of Philadelphia - Law Dept., One Parkway Bldg., 1515 Arch Street, 14th Fl, Philadelphia, PA 19107
14321478	+ Email/Text: documentfiling@lciinc.com	Jun 27 2024 23:58:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
14302741	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 28 2024 00:07:28	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
14302744	+ Email/Text: mediamanagers@clientservices.com	Jun 27 2024 23:58:00	Client Services, Inc., PO Box 1503, Saint Peters, MO 63376-0027
14302745	Email/Text: convergent@ebn.phinsolutions.com	Jun 27 2024 23:59:55	Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004
14302749	Email/Text: mrdiscen@discover.com	Jun 27 2024 23:58:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
14302747	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2024 23:58:00	Daniel J. Santucci, Esq., 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510
14302748	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jun 28 2024 00:07:27	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14337182	+ Email/PDF: ebn_ais@aisinfo.com		

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		Jun 28 2024 00:07:54	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14308998	Email/Text: mrdiscen@discover.com	Jun 27 2024 23:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14302750	+ Email/Text: bknotice@ercbpo.com	Jun 27 2024 23:58:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14324854	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 27 2024 23:59:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14302751	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 27 2024 23:59:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
14302752	^ MEBN	Jun 27 2024 23:57:59	Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992
14302753	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Jun 27 2024 23:59:00	Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225, Hazelwood, MO 63042-2429
14302754	^ MEBN	Jun 27 2024 23:58:04	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14308925	Email/PDF: resurgentbknotifications@resurgent.com	Jun 28 2024 00:07:55	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14302755	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 28 2024 00:07:26	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14302756	+ Email/Text: PHILAW@weltman.com	Jun 27 2024 23:58:00	Michael J. Dougherty, Esq., 170 S. Independence Mall West, Suite 874 West, Philadelphia, PA 19106-3323
14302757	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2024 23:58:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
14326653	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2024 23:58:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14302759	+ Email/Text: bankruptcy@sccompanies.com	Jun 27 2024 23:59:00	Monroe & Main, 1112 7th Avenue, Monroe, WI 53566-1364
14323210	+ Email/Text: bankruptcy@sccompanies.com	Jun 27 2024 23:59:00	Monroe & Main, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14302760	^ MEBN	Jun 27 2024 23:57:53	NCB Management Services, Inc., P.O. Box 1099, Langhorne, PA 19047-6099
14343317	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jun 28 2024 00:07:42	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14345804	+ Email/Text: blegal@phfa.org	Jun 27 2024 23:58:00	PENNSYLVANIA HOUSING FINANCE AGENCY, 211 North Front Street, Harrisburg, PA 17101-1406
14302762	Email/Text: blegal@phfa.org	Jun 27 2024 23:58:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14302763	^ MEBN	Jun 27 2024 23:57:50	PGW, Credit and Collections Department, 800 W. Montgomery Avenue, 3rd Floor, Philadelphia, PA 19122-2806
14341953	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 28 2024 00:07:26	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14302769	Email/Text: compliance@pbcmcorp.com	Jun 27 2024 23:58:00	Professional Bureau of Collections of Ma, Attn: Bankruptcy, 5295 Dtc Parkway, Greenwood Village, CO 80111
14302761	+ Email/Text: bankruptcygroup@peco-energy.com	Jun 27 2024 23:58:00	Peco Energy, 2301 Market Street, Philadelphia, PA 19103-1380

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14339606	Email/PDF: resurgentbknotifications@resurgent.com	Jun 28 2024 00:07:54	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14302764	+ Email/Text: bankruptcy1@pffcu.org	Jun 27 2024 23:58:00	Police & fire, 1 Greenwood Square Office Park, 3333 Street Rd., Bensalem, PA 19020-2022
14302766	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 28 2024 00:07:26	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14302770	+ Email/Text: bankruptcy@sw-credit.com	Jun 27 2024 23:58:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14302987	^ MEBN	Jun 27 2024 23:58:22	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14302772	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 27 2024 23:58:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
14302773	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jun 28 2024 00:07:55	Wells Fargo Bank, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438
14334426	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jun 28 2024 00:07:47	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14302746	*	Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004
14302758	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
14302765	*+	Police & fire, 1 Greenwood Square Office Park, 3333 Street Rd., Bensalem, PA 19020-2022
14302767	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14302768	##	ProCo, P.O. Box 2462, Aston, PA 19014-0462
14302771	##+	SRA Associates, 401 Minnetonka Road, Hi Nella, NJ 08083-2914

TOTAL: 0 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2024 at the address(es) listed below:

Name	Email Address
DAVID M. OFFEN	on behalf of Debtor Tyra H. Cardwell dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

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DENISE ELIZABETH CARLON

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com

JACK K. MILLER

on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN G. MCDONALD

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com

LEON P. HALLER

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com
dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Tyra H. Cardwell)	Case No. 19-12206-amc
aka Tyra H Walker)	
)	
Debtor(s).)	Chapter: 13
)	
)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: June 27, 2024

For The Court

Timothy B. McGrath
Clerk of Court